Debtor 1	**Gary M. Micik**		
	First Name	Middle Name	Last Name
Debtor 2	**Toni M. Micik**		
(Spouse, if filing)	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF MICHIGAN

Case number   **19-43277**

☐ Check if this is an amended filing

Official Form 106A/B
Schedule A/B: Property   12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:   Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. **Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

   ☐ No. Go to Part 2.

   ■ Yes. Where is the property?

1.1

7221 Copper Creek Drive
Street address, if available, or other description

Ypsilanti   **MI**   **48197-0000**
City   State   ZIP Code

Washtenaw
County

What is the property? Check all that apply

■ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other _____

Who has an interest in the property? Check one

■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
$143,000.00	$143,000.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
Joint Subject to Mortgage

☐ **Check if this is community property** (see instructions)

2. **Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here...=>** | $143,000.00 |

Part 2:   Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases.*

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3. **Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

☐ No

■ Yes

3.1	Make:	**Ford**	Who has an interest in the property? Check one	Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Model: **Focus**

Year: **2014**

Approximate mileage: **60000+**

Other information:

■ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Current value of the entire property?	Current value of the portion you own?
$5,500.00	$5,500.00

3.2 Make: **Ford**

Model: **F150**

Year: **2017**

Approximate mileage:

Other information:

lease - included for Means Test

Who has an interest in the property? Check one

■ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property?	Current value of the portion you own?
$0.00	$0.00

3.3 Make: **Ford**

Model: **Windstar**

Year: **2003**

Approximate mileage: **187000+**

Other information:

Who has an interest in the property? Check one

☐ Debtor 1 only

■ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property?	Current value of the portion you own?
$500.00	$500.00

---

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**
   Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

■ No

☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here..=>   **$6,000.00**

Part 3:	Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.

6. **Household goods and furnishings**
   Examples: Major appliances, furniture, linens, china, kitchenware
   ☐ No
   ■ Yes. Describe.....

Living and Dining room, bedroom, kitchen furniture & utensils.	$2,500.00

7. **Electronics**
   Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

   ☐ No

   ■ Yes. Describe.....

4 TVs, 2 laptops, 2 tablets, cell phones located at the Debtor(s)' Residence.	**$1,000.00**

8. **Collectibles of value**
   Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

   ■ No

   ☐ Yes. Describe.....

9. **Equipment for sports and hobbies**
   Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

   ■ No

   ☐ Yes. Describe.....

10. **Firearms**
    Examples: Pistols, rifles, shotguns, ammunition, and related equipment

    ■ No

    ☐ Yes. Describe.....

11. **Clothes**
    Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

    ☐ No

    ■ Yes. Describe.....

Clothing owned by Debtors at Debtors' Residence and in Debtors' possession.	**$500.00**

12. **Jewelry**
    Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

    ☐ No

    ■ Yes. Describe.....

Jewelry (various) at Debtors Residence	**$1,000.00**

13. **Non-farm animals**
    Examples: Dogs, cats, birds, horses

    ■ No

    ☐ Yes. Describe.....

14. **Any other personal and household items you did not already list, including any health aids you did not list**

    ■ No

    ☐ Yes. Give specific information.....

15. **Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here** ....

   $5,000.00

Part 4:	Describe Your Financial Assets	
Do you own or have any legal or equitable interest in any of the following?		**Current value of the portion you own?** Do not deduct secured claims or exemptions.

16. **Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

■ Yes...

Cash on hand	**$10.00**

17. **Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

■ Yes.......................

Institution name:

17.1.	**Checking/Savings Account(s)[estimate]**	**Chase**	**$5.00**

18. **Bonds, mutual funds, or publicly traded stocks**

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

■ No

☐ Yes.................

Institution or issuer name:

19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

■ No

☐ Yes. Give specific information about them...................

Name of entity: % of ownership:

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.

Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

■ No

☐ Yes. Give specific information about them

Issuer name:

21. **Retirement or pension accounts**

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No

■ Yes. List each account separately.

Type of account:	Institution name:	
Pension [not eligible to draw on]	**State of Michigan**	**$1.00**
403(B) [estimate]	**AXA**	**$30,000.00**

22. **Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

■ No

☐ Yes. ....

Institution name or individual:

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

■ No

☐ Yes.............

Issuer name and description.

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

■ No

☐ Yes.............

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**
    ◼ No
    ☐ Yes. Give specific information about them...

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**
    Examples: Internet domain names, websites, proceeds from royalties and licensing agreements
    ◼ No
    ☐ Yes. Give specific information about them...

27. **Licenses, franchises, and other general intangibles**
    Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses
    ◼ No
    ☐ Yes. Give specific information about them...

Money or property owed to you?	**Current value of the portion you own?** Do not deduct secured claims or exemptions.

28. **Tax refunds owed to you**
    ◼ No
    ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.......

    _____

29. **Family support**
    Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement
    ◼ No
    ☐ Yes. Give specific information......

30. **Other amounts someone owes you**
    Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else
    ◼ No
    ☐ Yes. Give specific information..

31. **Interests in insurance policies**
    Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance
    ◼ No
    ☐ Yes. Name the insurance company of each policy and list its value.

Company name:	Beneficiary:	Surrender or refund value:

32. **Any interest in property that is due you from someone who has died**
    If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.
    ◼ No
    ☐ Yes. Give specific information..

33. **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**
    Examples: Accidents, employment disputes, insurance claims, or rights to sue
    ◼ No
    ☐ Yes. Describe each claim.........

34. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**
    ◼ No
    ☐ Yes. Describe each claim.........

35. **Any financial assets you did not already list**
    ◼ No
    ☐ Yes. Give specific information..

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36. **Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here**.. | **$30,016.00**

Part 5:   Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. **Do you own or have any legal or equitable interest in any business-related property?**

�■ No. Go to Part 6.

☐ Yes. Go to line 38.

Part 6:   Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. **Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

�■ No. Go to Part 7.

☐ Yes. Go to line 47.

Part 7:   Describe All Property You Own or Have an Interest in That You Did Not List Above

53. **Do you have other property of any kind you did not already list?**
Examples: Season tickets, country club membership

�■ No

☐ Yes. Give specific information.........

54. **Add the dollar value of all of your entries from Part 7. Write that number here** .... | **$0.00**

Part 8:   List the Totals of Each Part of this Form

55. **Part 1: Total real estate, line 2**		**$143,000.00**
56. **Part 2: Total vehicles, line 5**	**$6,000.00**	
57. **Part 3: Total personal and household items, line 15**	**$5,000.00**	
58. **Part 4: Total financial assets, line 36**	**$30,016.00**	
59. **Part 5: Total business-related property, line 45**	**$0.00**	
60. **Part 6: Total farm- and fishing-related property, line 52**	**$0.00**	
61. **Part 7: Total other property not listed, line 54**	+ **$0.00**	
62. **Total personal property.** Add lines 56 through 61...	**$41,016.00** Copy personal property total	**$41,016.00**
63. **Total of all property on Schedule A/B**. Add line 55 + line 62		**$184,016.00**

Fill in this information to identify your case:

Debtor 1	**Gary M. Micik**		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF MICHIGAN

Case number **19-43277**
(if known)

☐ Check if this is an amended filing

Official Form 106C
Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	**Identify the Property You Claim as Exempt**

1. **Which set of exemptions are you claiming?** *Check one only, even if your spouse is filing with you.*

   ☐ You are claiming state and federal nonbankruptcy exemptions.   11 U.S.C. § 522(b)(3)

   ■ You are claiming federal exemptions.   11 U.S.C. § 522(b)(2)

2. **For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.**

Brief description of the property and line on *Schedule A/B* that lists this property	Current value of the portion you own Copy the value from *Schedule A/B*	Amount of the exemption you claim *Check only one box for each exemption.*	Specific laws that allow exemption
Debtor 1 Exemptions			
7221 Copper Creek Drive Ypsilanti, MI 48197 Washtenaw County Line from *Schedule A/B*: **1.1**	**$143,000.00**	■ **50%** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(1)**
2014 Ford Focus 60000+ miles Line from *Schedule A/B*: **3.1**	**$5,500.00**	■ **$0.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(2)**
2003 Ford Windstar 187000+ miles Line from *Schedule A/B*: **3.3**	**$500.00**	■ **$500.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(2)**
Living and Dining room, bedroom, kitchen furniture & utensils. Line from *Schedule A/B*: **6.1**	**$2,500.00**	■ **$1,250.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(3)**
4 TVs, 2 laptops, 2 tablets, cell phones located at the Debtor(s)' Residence. Line from *Schedule A/B*: **7.1**	**$1,000.00**	■ **$500.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(3)**

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Brief description of the property and line on *Schedule A/B* that lists this property	Current value of the portion you own Copy the value from *Schedule A/B*	Amount of the exemption you claim *Check only one box for each exemption.*		Specific laws that allow exemption
Clothing owned by Debtors at Debtors' Residence and in Debtors' possession. Line from *Schedule A/B*: **11.1**	$500.00	■	$500.00	**11 U.S.C. § 522(d)(3)**
		☐	100% of fair market value, up to any applicable statutory limit	
Jewelry (various) at Debtors Residence Line from *Schedule A/B*: **12.1**	$1,000.00	■	$1,000.00	**11 U.S.C. § 522(d)(4)**
		☐	100% of fair market value, up to any applicable statutory limit	
Cash on hand Line from *Schedule A/B*: **16.1**	$10.00	■	$10.00	**11 U.S.C. § 522(d)(5)**
		☐	100% of fair market value, up to any applicable statutory limit	
Checking/Savings Account(s)[estimate]: Chase Line from *Schedule A/B*: **17.1**	$5.00	■	$5.00	**11 U.S.C. § 522(d)(5)**
		☐	100% of fair market value, up to any applicable statutory limit	
Pension [not eligible to draw on]: State of Michigan Line from *Schedule A/B*: **21.1**	$1.00	■	$1.00	**11 U.S.C. § 522(d)(12)**
		☐	100% of fair market value, up to any applicable statutory limit	

3. **Are you claiming a homestead exemption of more than $160,375?**
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

■ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

    ☐ No

    ☐ Yes

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Debtor 1			
	First Name	Middle Name	Last Name
Debtor 2	**Toni M. Micik**		
(Spouse if, filing)	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF MICHIGAN

Case number **19-43277**
(if known)

☐ Check if this is an amended filing

Official Form 106C
Schedule C: The Property You Claim as Exempt   **4/16**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify the Property You Claim as Exempt

1. **Which set of exemptions are you claiming?** *Check one only, even if your spouse is filing with you.*

   ☐ You are claiming state and federal nonbankruptcy exemptions.   11 U.S.C. § 522(b)(3)

   ■ You are claiming federal exemptions.   11 U.S.C. § 522(b)(2)

2. **For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.**

Brief description of the property and line on *Schedule A/B* that lists this property	Current value of the portion you own Copy the value from *Schedule A/B*	Amount of the exemption you claim *Check only one box for each exemption.*	Specific laws that allow exemption
Debtor 2 Exemptions			
7221 Copper Creek Drive Ypsilanti, MI 48197 Washtenaw County Line from *Schedule A/B*: **1.1**	$143,000.00	■ $20,184.84 ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(1)**
Living and Dining room, bedroom, kitchen furniture & utensils. Line from *Schedule A/B*: **6.1**	$2,500.00	■ $1,250.00 ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(3)**
4 TVs, 2 laptops, 2 tablets, cell phones located at the Debtor(s)' Residence. Line from *Schedule A/B*: **7.1**	$1,000.00	■ $500.00 ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(3)**
403(B) [estimate]: AXA Line from *Schedule A/B*: **21.2**	$30,000.00	■ $30,000.00 ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(12)**

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Brief description of the property and line on *Schedule A/B* that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from *Schedule A/B*	*Check only one box for each exemption.*	

3. **Are you claiming a homestead exemption of more than $160,375?**
   (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

   ■ No

   ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

        ☐ No

        ☐ Yes

Fill in this information to identify your case:

Debtor 1	**Gary M. Micik**		
	First Name	Middle Name	Last Name
Debtor 2	**Toni M. Micik**		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF MICHIGAN		
Case number	**19-43277**		
(if known)			

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

■ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A — Amount of claim — Do not deduct the value of collateral.	Column B — Value of collateral that supports this claim	Column C — Unsecured portion — If any

2.1 **Ford Credit**
Creditor's Name

P.O. Box 55000
Detroit, MI 48255-0694
Number, Street, City, State & Zip Code

Describe the property that secures the claim:

2014 Ford Focus 60000+ miles

Column A	Column B	Column C
$5,500.00	$5,500.00	$0.00

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
■ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset) _____

Date debt was incurred **05/15/2014**   Last 4 digits of account number **9166**

2.2 **Mr. Cooper Mortgage**
Creditor's Name

8950 Cypress Waters Blvd.
Dallas, TX 75219
Number, Street, City, State & Zip Code

Describe the property that secures the claim:

7221 Copper Creek Drive Ypsilanti, MI 48197 Washtenaw County

Column A	Column B	Column C
$69,934.94	$143,000.00	$0.00

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
■ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset) _____

Date debt was incurred **03/19/1999**   Last 4 digits of account number **5981**

Debtor 1	**Gary M. Micik**			Case number (if known)	**19-43277**	
	First Name	Middle Name	Last Name			
Debtor 2	**Toni M. Micik**					
	First Name	Middle Name	Last Name			

2.3	**PNC Bank**	Describe the property that secures the claim:	**$31,383.11**	**$143,000.00**	**$0.00**

Creditor's Name

7221 Copper Creek Drive Ypsilanti, MI 48197 Washtenaw County

**P.O. Box 5570
Cleveland, OH
44101-8852**

Number, Street, City, State & Zip Code

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☐ Unliquidated

☐ Disputed

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

■ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.

■ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☐ Other (including a right to offset) _____

Date debt was incurred **01/10/2003**   Last 4 digits of account number   **7641**

Add the dollar value of your entries in Column A on this page. Write that number here:	**$106,818.05**
If this is the last page of your form, add the dollar value totals from all pages. Write that number here:	**$106,818.05**

Part 2: **List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Fill in this information to identify your case:

Debtor 1	**Gary M. Micik**		
	First Name	Middle Name	Last Name
Debtor 2	**Toni M. Micik**		
(Spouse if, filing)	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF MICHIGAN

Case number **19-43277**
(if known)

☐ Check if this is an amended filing

Official Form 106E/F
Schedule E/F: Creditors Who Have Unsecured Claims 12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

☐ No. Go to Part 2.

■ Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

				Total claim	Priority amount	Nonpriority amount
2.1	**IRS** Priority Creditor's Name	Last 4 digits of account number _____		$9,000.00	$9,000.00	$0.00

Cincinnati, OH 45999
Number Street City State Zip Code

When was the debt incurred? _____

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

■ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No

☐ Yes

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of PRIORITY unsecured claim:

☐ Domestic support obligations

■ Taxes and certain other debts you owe the government

☐ Claims for death or personal injury while you were intoxicated

☐ Other. Specify _____

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

■ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

| 4.1 | **Amex Dsnb** | Last 4 digits of account number | **4227** | **$0.00** |

Nonpriority Creditor's Name

9111 Duke Blvd
Mason, OH 45040

Number Street City State Zip Code

When was the debt incurred?   **Opened 6/26/10 Last Active 02/18**

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

☐ Debtor 1 only

■ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No

☐ Yes

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify   **Credit Card**

| 4.2 | **Barclays Bank Delaware** | Last 4 digits of account number | **3809** | **$3,731.00** |

Nonpriority Creditor's Name

P.o. Box 8803
Wilmington, DE 19899

Number Street City State Zip Code

When was the debt incurred?   **Opened 03/14 Last Active 6/06/17**

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

☐ Debtor 1 only

■ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No

☐ Yes

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify   **Credit Card**

| 4.3 | **Barclays Bank Delaware** | Last 4 digits of account number | **3786** | **$1,435.00** |

Nonpriority Creditor's Name

P.o. Box 8803
Wilmington, DE 19899

Number Street City State Zip Code

When was the debt incurred?   **Opened 07/15 Last Active 6/06/17**

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

☐ Debtor 1 only

■ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No

☐ Yes

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify   **Credit Card**

4.4	**Barclays Bank Delaware**	Last 4 digits of account number	**7110**	$0.00

Nonpriority Creditor's Name

**P.o. Box 8803
Wilmington, DE 19899**

When was the debt incurred?   **Opened 09/10 Last Active 12/31/10**

Number Street City State Zip Code

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify   **Credit Card**

4.5	**Bk Of Amer**	Last 4 digits of account number	**4293**	$0.00

Nonpriority Creditor's Name

**Po Box 982238
El Paso, TX 79998**

When was the debt incurred?   **Opened 10/96 Last Active 2/10/97**

Number Street City State Zip Code

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify   **Credit Card**

4.6	**Cap1/bstby**	Last 4 digits of account number	**7235**	$0.00

Nonpriority Creditor's Name

**Po Box 30253
Salt Lake City, UT 84130**

When was the debt incurred?   **Opened 03/03 Last Active 5/18/09**

Number Street City State Zip Code

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify   **Charge Account**

| 4.7 | **Cap1/cabel** | Last 4 digits of account number | **5177** | $0.00 |

Nonpriority Creditor's Name

4800 Nw 1st St Ste 300
Lincoln, NE 68521

When was the debt incurred?   **Opened 9/01/15 Last Active 8/15/17**

Number Street City State Zip Code

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

■ Debtor 1 only

☐ Contingent

☐ Debtor 2 only

☐ Unliquidated

☐ Debtor 1 and Debtor 2 only

☐ Disputed

☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ **Check if this claim is for a community debt**

☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

■ No

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify   **Credit Card**

| 4.8 | **Cap1/dbarn** | Last 4 digits of account number | **6880** | $0.00 |

Nonpriority Creditor's Name

Po Box 30258
Salt Lake City, UT 84130

When was the debt incurred?   **Opened 12/27/14 Last Active 6/05/17**

Number Street City State Zip Code

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

☐ Debtor 1 only

☐ Contingent

■ Debtor 2 only

☐ Unliquidated

☐ Debtor 1 and Debtor 2 only

☐ Disputed

☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ **Check if this claim is for a community debt**

☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

■ No

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify   **Charge Account**

| 4.9 | **Cap1/parsn** | Last 4 digits of account number | **6557** | $0.00 |

Nonpriority Creditor's Name

Po Box 30253
Salt Lake City, UT 84130

When was the debt incurred?   **Opened 5/12/12 Last Active 7/06/12**

Number Street City State Zip Code

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

☐ Debtor 1 only

☐ Contingent

■ Debtor 2 only

☐ Unliquidated

☐ Debtor 1 and Debtor 2 only

☐ Disputed

☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ **Check if this claim is for a community debt**

☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

■ No

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify   **Charge Account**

| 4.1 0 | **Capital One, N.a.** | Last 4 digits of account number | **8564** | $0.00 |

Nonpriority Creditor's Name

Po Box 30273
Salt Lake City, UT 84130

When was the debt incurred? **Opened 08/06 Last Active 3/13/09**

Number Street City State Zip Code

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

☐ Debtor 1 only

☐ Debtor 2 only

■ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

■ No

☐ Yes

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify **Unsecured**

| 4.1 1 | **Cbna** | Last 4 digits of account number | **2044** | $0.00 |

Nonpriority Creditor's Name

Po Box 6282
Sioux Falls, SD 57117

When was the debt incurred? **Opened 12/00 Last Active 12/08/04**

Number Street City State Zip Code

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

☐ Debtor 1 only

☐ Debtor 2 only

■ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

■ No

☐ Yes

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify **Charge Account**

| 4.1 2 | **Cbna** | Last 4 digits of account number | **8451** | $0.00 |

Nonpriority Creditor's Name

Po Box 6282
Sioux Falls, SD 57117

When was the debt incurred? **Opened 03/06 Last Active 3/23/07**

Number Street City State Zip Code

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

■ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

■ No

☐ Yes

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify **Charge Account**

4.1 3	**Chase Auto**

Chase Auto
Nonpriority Creditor's Name

Po Box 901003
Ft Worth, TX 76101
Number Street City State Zip Code

Who incurred the debt? Check one.

■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No
☐ Yes

Last 4 digits of account number   **1547** $0.00

When was the debt incurred?   **Opened 01/10 Last Active 6/03/13**

As of the date you file, the claim is: Check all that apply

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify   **Automobile**

4.1 4	**Chase Auto**

Chase Auto
Nonpriority Creditor's Name

Po Box 901003
Ft Worth, TX 76101
Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only
■ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No
☐ Yes

Last 4 digits of account number   **0417** $0.00

When was the debt incurred?   **Opened 04/10 Last Active 6/22/15**

As of the date you file, the claim is: Check all that apply

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify   **Automobile**

4.1 5	**Chase Auto**

Chase Auto
Nonpriority Creditor's Name

Po Box 901003
Ft Worth, TX 76101
Number Street City State Zip Code

Who incurred the debt? Check one.

■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No
☐ Yes

Last 4 digits of account number   **4898** $0.00

When was the debt incurred?   **Opened 07/13 Last Active 5/07/15**

As of the date you file, the claim is: Check all that apply

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify   **Automobile**

4.1 6	**Chase Card**	Last 4 digits of account number	**9697**	**$15,949.00**

Nonpriority Creditor's Name

Po Box 15298
Wilmington, DE 19850

When was the debt incurred? **Opened 10/02 Last Active 8/13/17**

Number Street City State Zip Code

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

☐ Debtor 1 only

■ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No

☐ Yes

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify **Credit Card**

4.1 7	**Chase Card**	Last 4 digits of account number	**6349**	**$12,708.00**

Nonpriority Creditor's Name

Po Box 15298
Wilmington, DE 19850

When was the debt incurred? **Opened 01/10 Last Active 8/01/17**

Number Street City State Zip Code

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

■ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No

☐ Yes

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify **Credit Card**

4.1 8	**Chase Card**	Last 4 digits of account number	**1962**	**$0.00**

Nonpriority Creditor's Name

Po Box 15298
Wilmington, DE 19850

When was the debt incurred? **Opened 4/13/13 Last Active 6/03/13**

Number Street City State Zip Code

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

☐ Debtor 1 only

■ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No

☐ Yes

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify **Credit Card**

4.19

Chase Card
Nonpriority Creditor's Name

**Po Box 15298
Wilmington, DE 19850**
Number Street City State Zip Code

Who incurred the debt? Check one.

■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No
☐ Yes

Last 4 digits of account number   **5762**

$0.00

When was the debt incurred?   **Opened 09/99 Last Active 6/26/09**

As of the date you file, the claim is: Check all that apply

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify   **Credit Card**

4.20

Chase Card
Nonpriority Creditor's Name

**Po Box 15298
Wilmington, DE 19850**
Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only
■ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No
☐ Yes

Last 4 digits of account number   **4325**

$0.00

When was the debt incurred?   **Opened 02/05 Last Active 3/10/05**

As of the date you file, the claim is: Check all that apply

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify   **Credit Card**

4.21

Citimortgage Inc
Nonpriority Creditor's Name

**Po Box 9438
Gaithersburg, MD 20898**
Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No
☐ Yes

Last 4 digits of account number   **0717**

$0.00

When was the debt incurred?   **Opened 3/19/99 Last Active 9/13/17**

As of the date you file, the claim is: Check all that apply

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify   **Real Estate Mortgage**

4.2 2	**Comenity Bank/anntylr**	Last 4 digits of account number	**7565**	$0.00

Nonpriority Creditor's Name

Po Box 182273
Columbus, OH 43218

When was the debt incurred? **Opened 04/10 Last Active 1/03/15**

Number Street City State Zip Code

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

☐ Debtor 1 only
■ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**
Is the claim subject to offset?
■ No
☐ Yes

☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify **Charge Account**

4.2 3	**Comenity Bank/carsons**	Last 4 digits of account number	**8727**	$0.00

Nonpriority Creditor's Name

Po Box 182789
Columbus, OH 43218

When was the debt incurred? **Opened 5/12/12 Last Active 7/06/12**

Number Street City State Zip Code

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

☐ Debtor 1 only
■ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**
Is the claim subject to offset?
■ No
☐ Yes

☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify **Charge Account**

4.2 4	**Comenity Bank/lnbryant**	Last 4 digits of account number	**5915**	$0.00

Nonpriority Creditor's Name

Po Box 182789
Columbus, OH 43218

When was the debt incurred? **Opened 5/21/14 Last Active 6/06/17**

Number Street City State Zip Code

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

☐ Debtor 1 only
■ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**
Is the claim subject to offset?
■ No
☐ Yes

☐ Contingent
☐ Unliquidated
☐ Disputed
Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify **Charge Account**

| 4.2 5 | **Comenity Bank/Inbryant** | Last 4 digits of account number | **3056** | **$0.00** |

Nonpriority Creditor's Name

Po Box 182789
Columbus, OH 43218

When was the debt incurred? **Opened 6/19/05 Last Active 8/07/05**

Number Street City State Zip Code

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

☐ Debtor 1 only

☐ Contingent

■ Debtor 2 only

☐ Unliquidated

☐ Debtor 1 and Debtor 2 only

☐ Disputed

☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

■ **Check if this claim is for a community debt**

☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

■ No

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify   **Charge Account**

| 4.2 6 | **Comenity Bank/Inbryant** | Last 4 digits of account number | **3399** | **Unknown** |

Nonpriority Creditor's Name

Po Box 182789
Columbus, OH 43218

When was the debt incurred? **Opened 11/97 Last Active 10/19/98**

Number Street City State Zip Code

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

☐ Debtor 1 only

☐ Contingent

■ Debtor 2 only

☐ Unliquidated

☐ Debtor 1 and Debtor 2 only

☐ Disputed

☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

■ **Check if this claim is for a community debt**

☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

■ No

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify   **Charge Account**

| 4.2 7 | **Comenity Bank/peebles** | Last 4 digits of account number | **7166** | **$0.00** |

Nonpriority Creditor's Name

Po Box 182789
Columbus, OH 43218

When was the debt incurred? **Opened 08/10 Last Active 8/09/10**

Number Street City State Zip Code

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

☐ Debtor 1 only

☐ Contingent

■ Debtor 2 only

☐ Unliquidated

☐ Debtor 1 and Debtor 2 only

☐ Disputed

☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

■ **Check if this claim is for a community debt**

☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

■ No

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify   **Charge Account**

4.2 8	**Comenitybank/gandrmtmc**	Last 4 digits of account number	**2390**	$0.00

Nonpriority Creditor's Name

Po Box 182789
Columbus, OH 43218

When was the debt incurred?   **Opened 01/09 Last Active 3/08/09**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No
☐ Yes

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify   **Credit Card**

4.2 9	**Comenitybk/coldwater**	Last 4 digits of account number	**6387**	$0.00

Nonpriority Creditor's Name

Po Box 182789
Columbus, OH 43218

When was the debt incurred?   **Opened 4/13/13 Last Active 6/06/17**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only
■ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No
☐ Yes

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify   **Credit Card**

4.3 0	**Dsnb Macys**	Last 4 digits of account number	**8240**	$1,402.00

Nonpriority Creditor's Name

Po Box 8218
Mason, OH 45040

When was the debt incurred?   **Opened 03/16 Last Active 8/15/17**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only
■ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No
☐ Yes

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify   **Charge Account**

4.3 1

Dsnb Macys
Nonpriority Creditor's Name

Last 4 digits of account number   **7220** $0.00

Po Box 8218
Mason, OH 45040

When was the debt incurred?   **Opened 06/98 Last Active 11/28/11**

Number Street City State Zip Code

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

☐ Debtor 1 only

☐ Contingent

■ Debtor 2 only

☐ Unliquidated

☐ Debtor 1 and Debtor 2 only

☐ Disputed

☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

■ **Check if this claim is for a community debt**

☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

■ No

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify   **Charge Account**

4.3 2

Ford Cred
Nonpriority Creditor's Name

Last 4 digits of account number   **9131** $0.00

Po Box Box 542000
Omaha, NE 68154

When was the debt incurred?   **Opened 07/06 Last Active 4/28/08**

Number Street City State Zip Code

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

■ Debtor 1 only

☐ Contingent

☐ Debtor 2 only

☐ Unliquidated

☐ Debtor 1 and Debtor 2 only

☐ Disputed

☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

■ **Check if this claim is for a community debt**

☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

■ No

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify   **Lease**

4.3 3

Kohls/capone
Nonpriority Creditor's Name

Last 4 digits of account number   **9639** $2,986.00

N56 W 17000 Ridgewood Dr
Menomonee Falls, WI 53051

When was the debt incurred?   **Opened 03/95 Last Active 5/22/17**

Number Street City State Zip Code

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

☐ Debtor 1 only

☐ Contingent

■ Debtor 2 only

☐ Unliquidated

☐ Debtor 1 and Debtor 2 only

☐ Disputed

☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

■ **Check if this claim is for a community debt**

☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

■ No

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify   **Charge Account**

| 4.3 4 | **Kohls/capone** | Last 4 digits of account number | **4860** | $0.00 |

Nonpriority Creditor's Name

N56 W 17000 Ridgewood Dr
Menomonee Falls, WI 53051

When was the debt incurred? **Opened 07/99 Last Active 11/30/17**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Contingent

■ Debtor 1 only

☐ Unliquidated

☐ Debtor 2 only

☐ Disputed

☐ Debtor 1 and Debtor 2 only

Type of NONPRIORITY unsecured claim:

☐ At least one of the debtors and another

☐ Student loans

☐ **Check if this claim is for a community debt**

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Is the claim subject to offset?

☐ Debts to pension or profit-sharing plans, and other similar debts

■ No

■ Other. Specify **Charge Account**

☐ Yes

| 4.3 5 | **Syncb/amazon** | Last 4 digits of account number | **8967** | $2,309.00 |

Nonpriority Creditor's Name

Po Box 965015
Orlando, FL 32896

When was the debt incurred? **Opened 01/15 Last Active 6/06/17**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Contingent

☐ Debtor 1 only

☐ Unliquidated

■ Debtor 2 only

☐ Disputed

☐ Debtor 1 and Debtor 2 only

Type of NONPRIORITY unsecured claim:

☐ At least one of the debtors and another

☐ Student loans

☐ **Check if this claim is for a community debt**

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Is the claim subject to offset?

☐ Debts to pension or profit-sharing plans, and other similar debts

■ No

■ Other. Specify **Charge Account**

☐ Yes

| 4.3 6 | **Syncb/american Honda** | Last 4 digits of account number | **0504** | $0.00 |

Nonpriority Creditor's Name

C/o Po Box 965036
Orlando, FL 32896

When was the debt incurred? **Opened 04/05 Last Active 4/14/06**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Contingent

■ Debtor 1 only

☐ Unliquidated

☐ Debtor 2 only

☐ Disputed

☐ Debtor 1 and Debtor 2 only

Type of NONPRIORITY unsecured claim:

☐ At least one of the debtors and another

☐ Student loans

☐ **Check if this claim is for a community debt**

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Is the claim subject to offset?

☐ Debts to pension or profit-sharing plans, and other similar debts

■ No

■ Other. Specify **Charge Account**

☐ Yes

4.3 7	**Syncb/car Care Disc Ti**			

Syncb/car Care Disc Ti
Nonpriority Creditor's Name

C/o Po Box 965036
Orlando, FL 32896
Number Street City State Zip Code

Who incurred the debt? Check one.

■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No
☐ Yes

Last 4 digits of account number **4671**

$0.00

When was the debt incurred? **Opened 5/21/13 Last Active 1/13/15**

As of the date you file, the claim is: Check all that apply

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify **Charge Account**

4.3 8	**Syncb/car Care Disc Ti**			

Syncb/car Care Disc Ti
Nonpriority Creditor's Name

C/o Po Box 965036
Orlando, FL 32896
Number Street City State Zip Code

Who incurred the debt? Check one.

■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No
☐ Yes

Last 4 digits of account number **4074**

$0.00

When was the debt incurred? **Opened 6/20/14 Last Active 6/06/17**

As of the date you file, the claim is: Check all that apply

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify **Charge Account**

4.3 9	**Syncb/discount Tire**			

Syncb/discount Tire
Nonpriority Creditor's Name

C/o Po Box 965036
Orlando, FL 32896
Number Street City State Zip Code

Who incurred the debt? Check one.

■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No
☐ Yes

Last 4 digits of account number **7718**

$0.00

When was the debt incurred? **Opened 08/07 Last Active 3/23/08**

As of the date you file, the claim is: Check all that apply

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify **Charge Account**

4.4 0	**Syncb/jc Penney Dc**			

Syncb/jc Penney Dc
Nonpriority Creditor's Name

Last 4 digits of account number **1507**

$0.00

Po Box 965007
Orlando, FL 32896
Number Street City State Zip Code

When was the debt incurred? **Opened 01/05 Last Active 3/06/09**

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

☐ Debtor 1 only
■ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No
☐ Yes

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify **Credit Card**

4.4 1	**Syncb/jcp**			

Syncb/jcp
Nonpriority Creditor's Name

Last 4 digits of account number **4776**

$0.00

Po Box 965007
Orlando, FL 32896
Number Street City State Zip Code

When was the debt incurred? **Opened 03/05 Last Active 4/24/05**

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

☐ Debtor 1 only
■ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No
☐ Yes

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify **Charge Account**

4.4 2	**Syncb/lowes**			

Syncb/lowes
Nonpriority Creditor's Name

Last 4 digits of account number **5381**

$641.00

Po Box 965005
Orlando, FL 32896
Number Street City State Zip Code

When was the debt incurred? **Opened 04/15 Last Active 7/20/17**

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No
☐ Yes

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify **Charge Account**

4.4 3	**Syncb/lowes**	Last 4 digits of account number	**7865**	$0.00

Nonpriority Creditor's Name

Po Box 965005
Orlando, FL 32896

When was the debt incurred?   **Opened 11/27/09 Last Active 7/27/10**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

■ Debtor 1 only

☐ Contingent

☐ Debtor 2 only

☐ Unliquidated

☐ Debtor 1 and Debtor 2 only

☐ Disputed

☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ **Check if this claim is for a community debt**

☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

■ No

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify   **Charge Account**

4.4 4	**Syncb/mervyns**	Last 4 digits of account number	**6412**	$0.00

Nonpriority Creditor's Name

Po Box 965005
Orlando, FL 32896

When was the debt incurred?   **Opened 12/98 Last Active 1/05/00**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Contingent

■ Debtor 2 only

☐ Unliquidated

☐ Debtor 1 and Debtor 2 only

☐ Disputed

☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ **Check if this claim is for a community debt**

☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

■ No

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify   **Charge Account**

4.4 5	**Syncb/mervyns**	Last 4 digits of account number	**3018**	$0.00

Nonpriority Creditor's Name

Po Box 965005
Orlando, FL 32896

When was the debt incurred?   **Opened 11/02 Last Active 2/22/03**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Contingent

■ Debtor 2 only

☐ Unliquidated

☐ Debtor 1 and Debtor 2 only

☐ Disputed

☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ **Check if this claim is for a community debt**

☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

■ No

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify   **Charge Account**

| 4.4 6 | **Syncb/old Navy** | Last 4 digits of account number | **1716** | $0.00 |

Nonpriority Creditor's Name

Po Box 965005
Orlando, FL 32896

When was the debt incurred?   **Opened 06/03 Last Active 8/07/03**

Number Street City State Zip Code

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

☐ Debtor 1 only

☐ Contingent

■ Debtor 2 only

☐ Unliquidated

☐ Debtor 1 and Debtor 2 only

☐ Disputed

☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

■ **Check if this claim is for a community debt**

☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

■ No

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify   **Charge Account**

| 4.4 7 | **Syncb/paypal Extras Mc** | Last 4 digits of account number | **7753** | $310.00 |

Nonpriority Creditor's Name

Po Box 965005
Orlando, FL 32896

When was the debt incurred?   **Opened 01/12 Last Active 1/30/18**

Number Street City State Zip Code

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

■ Debtor 1 only

☐ Contingent

☐ Debtor 2 only

☐ Unliquidated

☐ Debtor 1 and Debtor 2 only

☐ Disputed

☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

■ **Check if this claim is for a community debt**

☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

■ No

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify   **Credit Card**

| 4.4 8 | **Syncb/sams** | Last 4 digits of account number | **4358** | $0.00 |

Nonpriority Creditor's Name

Po Box 965005
Orlando, FL 32896

When was the debt incurred?   **Opened 10/25/02 Last Active 3/26/12**

Number Street City State Zip Code

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

☐ Debtor 1 only

☐ Contingent

☐ Debtor 2 only

☐ Unliquidated

■ Debtor 1 and Debtor 2 only

☐ Disputed

☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

■ **Check if this claim is for a community debt**

☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

■ No

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify   **Charge Account**

4.4 9	**Syncb/sams Club**	Last 4 digits of account number	**4498**	**$0.00**

Nonpriority Creditor's Name

Po Box 965005
Orlando, FL 32896

Number Street City State Zip Code

When was the debt incurred?   **Opened 10/25/02 Last Active 7/22/12**

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Is the claim subject to offset?

■ No
☐ Yes

☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify   **Charge Account**

4.5 0	**Syncb/sams Club Dc**	Last 4 digits of account number	**8987**	**$0.00**

Nonpriority Creditor's Name

Po Box 965005
Orlando, FL 32896

Number Street City State Zip Code

When was the debt incurred?   **Opened 10/13 Last Active 6/06/17**

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

☐ Debtor 1 only
■ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Is the claim subject to offset?

■ No
☐ Yes

☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify   **Credit Card**

4.5 1	**Thd/cbna**	Last 4 digits of account number	**5823**	**$835.00**

Nonpriority Creditor's Name

Po Box 6497
Sioux Falls, SD 57117

Number Street City State Zip Code

When was the debt incurred?   **Opened 07/13 Last Active 7/29/17**

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Is the claim subject to offset?

■ No
☐ Yes

☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify   **Charge Account**

4.5 2			

Us Dep Ed
Nonpriority Creditor's Name

Po Box 5609
Greenville, TX 75403
Number Street City State Zip Code

Who incurred the debt? Check one.

■ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No

☐ Yes

Last 4 digits of account number **7686**   **$0.00**

When was the debt incurred? **Opened 9/18/12 Last Active 2/18/13**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

■ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Other. Specify _____

Educational

4.5 3			

Us Dep Ed
Nonpriority Creditor's Name

Po Box 5609
Greenville, TX 75403
Number Street City State Zip Code

Who incurred the debt? Check one.

■ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No

☐ Yes

Last 4 digits of account number **4086**   **$0.00**

When was the debt incurred? **Opened 8/21/09 Last Active 10/05/12**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

■ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Other. Specify _____

Educational

4.5 4			

Us Dep Ed
Nonpriority Creditor's Name

Po Box 5609
Greenville, TX 75403
Number Street City State Zip Code

Who incurred the debt? Check one.

■ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No

☐ Yes

Last 4 digits of account number **4186**   **$0.00**

When was the debt incurred? **Opened 8/19/11 Last Active 10/05/12**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

■ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Other. Specify _____

Educational

4.5 5			
Us Dep Ed	Last 4 digits of account number	**2386**	$0.00
Nonpriority Creditor's Name			

**Po Box 5609
Greenville, TX 75403**

When was the debt incurred? **Opened 8/17/12 Last Active 8/17/12**

Number Street City State Zip Code

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ■ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☐ Other. Specify _____

Educational

4.5 6			
Us Dep Ed	Last 4 digits of account number	**5761**	$0.00
Nonpriority Creditor's Name			

**Po Box 5609
Greenville, TX 75403**

When was the debt incurred? **Opened 8/21/09 Last Active 9/06/11**

Number Street City State Zip Code

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ■ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☐ Other. Specify _____

Educational

4.5 7			
Us Dep Ed	Last 4 digits of account number	**5762**	$0.00
Nonpriority Creditor's Name			

**Po Box 5609
Greenville, TX 75403**

When was the debt incurred? **Opened 8/19/11 Last Active 9/30/11**

Number Street City State Zip Code

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ■ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☐ Other. Specify _____

Educational

| 4.5 8 | **Us Dept Of Ed/glelsi** | Last 4 digits of account number | **8581** | **$75,304.00** |

Nonpriority Creditor's Name

Po Box 7860
Madison, WI 53707

When was the debt incurred?   **Opened 01/15 Last Active 3/31/18**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

■ Debtor 1 only   ☐ Contingent

☐ Debtor 2 only   ☐ Unliquidated

☐ Debtor 1 and Debtor 2 only   ☐ Disputed

☐ At least one of the debtors and another   **Type of NONPRIORITY unsecured claim:**

☐ **Check if this claim is for a community**   ■ Student loans
debt
                                          ☐ Obligations arising out of a separation agreement or divorce that you did not
Is the claim subject to offset?   report as priority claims

■ No   ☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes   ☐ Other. Specify _____
                                                    Educational

| 4.5 9 | **Us Dept Of Ed/glelsi** | Last 4 digits of account number | **8581** | **$71,378.00** |

Nonpriority Creditor's Name

Po Box 7860
Madison, WI 53707

When was the debt incurred?   **Opened 08/09 Last Active 2/19/15**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

■ Debtor 1 only   ☐ Contingent

☐ Debtor 2 only   ☐ Unliquidated

☐ Debtor 1 and Debtor 2 only   ☐ Disputed

☐ At least one of the debtors and another   **Type of NONPRIORITY unsecured claim:**

☐ **Check if this claim is for a community**   ■ Student loans
debt
                                          ☐ Obligations arising out of a separation agreement or divorce that you did not
Is the claim subject to offset?   report as priority claims

■ No   ☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes   ☐ Other. Specify _____
                                                    Educational

| 4.6 0 | **Us Dept Of Ed/glelsi** | Last 4 digits of account number | **7581** | **$15,871.00** |

Nonpriority Creditor's Name

Po Box 7860
Madison, WI 53707

When was the debt incurred?   **Opened 08/13 Last Active 2/08/17**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

■ Debtor 1 only   ☐ Contingent

☐ Debtor 2 only   ☐ Unliquidated

☐ Debtor 1 and Debtor 2 only   ☐ Disputed

☐ At least one of the debtors and another   **Type of NONPRIORITY unsecured claim:**

☐ **Check if this claim is for a community**   ■ Student loans
debt
                                          ☐ Obligations arising out of a separation agreement or divorce that you did not
Is the claim subject to offset?   report as priority claims

■ No   ☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes   ☐ Other. Specify _____
                                                    Educational

4.6 1	**Webbank/dfs**	Last 4 digits of account number	**7217**	$0.00

Nonpriority Creditor's Name

1 Dell Way
Round Rock, TX 78682

When was the debt incurred?   **Opened 07/15 Last Active 11/23/15**

Number Street City State Zip Code

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

- ■ Debtor 1 only
- □ Debtor 2 only
- □ Debtor 1 and Debtor 2 only
- □ At least one of the debtors and another
- □ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- □ Yes

- □ Contingent
- □ Unliquidated
- □ Disputed

Type of NONPRIORITY unsecured claim:

- □ Student loans
- □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- □ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Charge Account**

4.6 2	**Wffnb Retail**	Last 4 digits of account number	**6316**	$0.00

Nonpriority Creditor's Name

Cscl Dispute Team
Des Moines, IA 50306

When was the debt incurred?   **Opened 12/31/13 Last Active 3/18/16**

Number Street City State Zip Code

Who incurred the debt? Check one.

As of the date you file, the claim is: Check all that apply

- ■ Debtor 1 only
- □ Debtor 2 only
- □ Debtor 1 and Debtor 2 only
- □ At least one of the debtors and another
- □ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- □ Yes

- □ Contingent
- □ Unliquidated
- □ Disputed

Type of NONPRIORITY unsecured claim:

- □ Student loans
- □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- □ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Charge Account**

Part 3:	**List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address
US Attorney
Attn: Civil Division (IRS)
211 W. Fort STreet.
Suite 2001
Detroit, MI 48226

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **2.1** of (Check one):

- ■ Part 1: Creditors with Priority Unsecured Claims
- □ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Part 4:	**Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
Total claims from Part 1	6a.	**Domestic support obligations**	6a.	$ 0.00
	6b.	**Taxes and certain other debts you owe the government**	6b.	$ 9,000.00
	6c.	**Claims for death or personal injury while you were intoxicated**	6c.	$ 0.00
	6d.	**Other.** Add all other priority unsecured claims. Write that amount here.	6d.	$ 0.00

	6e.	**Total Priority.** Add lines 6a through 6d.	6e.	$ **9,000.00**

				Total Claim
	6f.	**Student loans**	6f.	$ **162,553.00**
Total claims from Part 2	6g.	**Obligations arising out of a separation agreement or divorce that you did not report as priority claims**	6g.	$ **0.00**
	6h.	**Debts to pension or profit-sharing plans, and other similar debts**	6h.	$ **0.00**
	6i.	**Other.** Add all other nonpriority unsecured claims. Write that amount here.	6i.	$ **42,306.00**
	6j.	**Total Nonpriority.** Add lines 6f through 6i.	6j.	$ **204,859.00**

Fill in this information to identify your case:		

Debtor 1	**Gary M. Micik**		
	First Name	Middle Name	Last Name
Debtor 2	**Toni M. Micik**		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF MICHIGAN		
Case number (if known)	**19-43277**		

☐ Check if this is an amended filing

Official Form 106G
Schedule G: Executory Contracts and Unexpired Leases
12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. **Do you have any executory contracts or unexpired leases?**
   ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
   ■ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).

2. **List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	**State what the contract or lease is for**
2.1 **Ford Credit** **P.O. Box 55000** **Detroit, MI 48255-0694**	**2017 Ford F-150**

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Official Form 106H
Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.

■ No
☐ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (*Community property states and territories* include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

■ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: **Your codebtor**
Name, Number, Street, City, State and ZIP Code

Column 2: **The creditor to whom you owe the debt**
Check all schedules that apply:

3.1
Name

Number   Street
City   State   ZIP Code

☐ Schedule D, line _____
☐ Schedule E/F, line _____
☐ Schedule G, line _____

3.2
Name

Number   Street
City   State   ZIP Code

☐ Schedule D, line _____
☐ Schedule E/F, line _____
☐ Schedule G, line _____

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Fill in this information to identify your case:

Debtor 1   **Gary M. Micik**

Debtor 2   **Toni M. Micik**
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF MICHIGAN

Case number   **19-43277**
(If known)

Check if this is:

☐ An amended filing

☐ A supplement showing postpetition chapter 13 income as of the following date:

_____
MM / DD/ YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Describe Employment

1. **Fill in your employment information.**

   If you have more than one job, attach a separate page with information about additional employers.

   Include part-time, seasonal, or self-employed work.

   Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	■ Employed ☐ Not employed	■ Employed ☐ Not employed
Occupation	**Merchandising Manager**	**Teacher**
Employer's name	**Eby Brown Company**	**Lincoln Consolidated Schools**
Employer's address	**2085 E Michigan Ave** **Ypsilanti, MI 48197**	**8970 Whittaker Road** **Ypsilanti, MI 48197**
How long employed there?	**2 weeks**	**About Twenty Years**

Part 2:	Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write $0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

		For Debtor 1	For Debtor 2 or non-filing spouse
2.	**List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. $ **3,917.33**	$ **6,785.00**
3.	**Estimate and list monthly overtime pay.**	3. +$ **0.00**	+$ **0.00**
4.	**Calculate gross Income.** Add line 2 + line 3.	4. $ **3,917.33**	$ **6,785.00**

				For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here		4.	$	**3,917.33**	$ **6,785.00**

5. **List all payroll deductions:**

				For Debtor 1	For Debtor 2 or non-filing spouse
5a.	**Tax, Medicare, and Social Security deductions**	5a.	$	**785.94**	$ **1,687.94**
5b.	**Mandatory contributions for retirement plans**	5b.	$	**0.00**	$ **474.91**
5c.	**Voluntary contributions for retirement plans**	5c.	$	**0.00**	$ **0.00**
5d.	**Required repayments of retirement fund loans**	5d.	$	**0.00**	$ **0.00**
5e.	**Insurance**	5e.	$	**0.00**	$ **366.04**
5f.	**Domestic support obligations**	5f.	$	**0.00**	$ **0.00**
5g.	**Union dues**	5g.	$	**0.00**	$ **0.00**
5h.	**Other deductions.** Specify: **Family**	5h.+	$	**0.00** +	$ **417.67**

6. **Add the payroll deductions.** Add lines 5a+5b+5c+5d+5e+5f+5g+5h.   6. $ **785.94** $ **2,946.56**

7. **Calculate total monthly take-home pay.** Subtract line 6 from line 4.   7. $ **3,131.39** $ **3,838.44**

8. **List all other income regularly received:**

				For Debtor 1	For Debtor 2 or non-filing spouse
8a.	**Net income from rental property and from operating a business, profession, or farm** Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	$	**0.00**	$ **0.00**
8b.	**Interest and dividends**	8b.	$	**0.00**	$ **0.00**
8c.	**Family support payments that you, a non-filing spouse, or a dependent regularly receive** Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	$	**0.00**	$ **0.00**
8d.	**Unemployment compensation**	8d.	$	**0.00**	$ **0.00**
8e.	**Social Security**	8e.	$	**0.00**	$ **0.00**
8f.	**Other government assistance that you regularly receive** Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	$	**0.00**	$ **0.00**
8g.	**Pension or retirement income**	8g.	$	**0.00**	$ **0.00**
8h.	**Other monthly income.** Specify:	8h.+	$	**0.00** +	$ **0.00**

9. **Add all other income.** Add lines 8a+8b+8c+8d+8e+8f+8g+8h.   9. $ **0.00** $ **0.00**

10. **Calculate monthly income.** Add line 7 + line 9.   10. $ **3,131.39** + $ **3,838.44** = $ **6,969.83**
Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

11. **State all other regular contributions to the expenses that you list in *Schedule J*.**
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in *Schedule J*.
Specify: 11. +$ **0.00**

12. **Add the amount in the last column of line 10 to the amount in line 11.** The result is the combined monthly income.
Write that amount on the *Summary of Schedules* and *Statistical Summary of Certain Liabilities* and Related *Data,* if it applies   12. $ **6,969.83**
Combined monthly income

13. **Do you expect an increase or decrease within the year after you file this form?**
☐ No.
■ Yes. Explain:

Debtor 1	**Gary M. Micik**
Debtor 2 (Spouse, if filing)	**Toni M. Micik**
United States Bankruptcy Court for the:	EASTERN DISTRICT OF MICHIGAN
Case number (If known)	**19-43277**

Check if this is:

☐ An amended filing

☐ A supplement showing postpetition chapter 13 expenses as of the following date:

_____

MM / DD / YYYY

Official Form 106J
Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. **Is this a joint case?**

    ☐ No. Go to line 2.

    ■ Yes. **Does Debtor 2 live in a separate household?**

        ■ No

        ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. **Do you have dependents?** ■ No

    Do not list Debtor 1 and Debtor 2.

    Do not state the dependents names.

    ☐ Yes. Fill out this information for each dependent..............

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
_____	_____	☐ No ☐ Yes
_____	_____	☐ No ☐ Yes
_____	_____	☐ No ☐ Yes
_____	_____	☐ No ☐ Yes

3. **Do your expenses include expenses of people other than yourself and your dependents?** ■ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. **The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.   4. $ **0.00**

    If not included in line 4:

    4a.   Real estate taxes   4a. $ **0.00**

    4b.   Property, homeowner's, or renter's insurance   4b. $ **0.00**

    4c.   Home maintenance, repair, and upkeep expenses   4c. $ **200.00**

    4d.   Homeowner's association or condominium dues   4d. $ **10.00**

5. **Additional mortgage payments for your residence,** such as home equity loans   5. $ **0.00**

6.	**Utilities:**		
	6a. Electricity, heat, natural gas	6a. $	**325.00**
	6b. Water, sewer, garbage collection	6b. $	**90.00**
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. $	**120.00**
	6d. Other. Specify: **Cell Phone**	6d. $	**305.00**
7.	**Food and housekeeping supplies**	7. $	**775.00**
8.	**Childcare and children's education costs**	8. $	**0.00**
9.	**Clothing, laundry, and dry cleaning**	9. $	**250.00**
10.	**Personal care products and services**	10. $	**70.00**
11.	**Medical and dental expenses**	11. $	**120.00**
12.	**Transportation.** Include gas, maintenance, bus or train fare. Do not include car payments.	12. $	**550.00**
13.	**Entertainment, clubs, recreation, newspapers, magazines, and books**	13. $	**100.00**
14.	**Charitable contributions and religious donations**	14. $	**0.00**
15.	**Insurance.** Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a. $	**0.00**
	15b. Health insurance	15b. $	**189.00**
	15c. Vehicle insurance	15c. $	**216.00**
	15d. Other insurance. Specify:	15d. $	**0.00**
16.	**Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16. $	**0.00**
17.	**Installment or lease payments:**		
	17a. Car payments for Vehicle 1	17a. $	**556.00**
	17b. Car payments for Vehicle 2	17b. $	**0.00**
	17c. Other. Specify:	17c. $	**0.00**
	17d. Other. Specify:	17d. $	**0.00**
18.	**Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, *Schedule I, Your Income* (Official Form 106I).**	18. $	**0.00**
19.	**Other payments you make to support others who do not live with you.** Specify:	19. $	**0.00**
20.	**Other real property expenses not included in lines 4 or 5 of this form or on *Schedule I: Your Income*.**		
	20a. Mortgages on other property	20a. $	**0.00**
	20b. Real estate taxes	20b. $	**0.00**
	20c. Property, homeowner's, or renter's insurance	20c. $	**0.00**
	20d. Maintenance, repair, and upkeep expenses	20d. $	**0.00**
	20e. Homeowner's association or condominium dues	20e. $	**0.00**
21.	**Other:** Specify: **Union Dues**	21. +$	**100.00**
	Cigarettes	+$	**300.00**

22. **Calculate your monthly expenses**

22a. Add lines 4 through 21.	$	**4,276.00**
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	$	
22c. Add line 22a and 22b. The result is your monthly expenses.	$	**4,276.00**

23. **Calculate your monthly net income.**

23a. Copy line 12 *(your combined monthly income)* from Schedule I.	23a. $	**6,969.83**
23b. Copy your monthly expenses from line 22c above.	23b. -$	**4,276.00**
23c. Subtract your monthly expenses from your monthly income. The result is your *monthly net income*.	23c. $	**2,693.83**

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

■ No.
☐ Yes. | Explain here: